Mail Stop Patent Application Commissioner for Patents Alexandria, VA 22313-1450

UTILITY PATENT APPLICATION TRANSMITTAL

Transmitted herewith for filing is a U.S. Non-Provisional Utility Patent Application entitled:

A SYSTEM AND METHOD FOR BIOMETRICALLY-INITIATED REFUND TRANSACTIONS

naming as inventors:

Timothy L. Robinson Bradford R. Schildt Tennille V. Goff Daniel J. Corwin

and including:

[X] (17) pages of description (before the claims); (6) pages of claims ((62) total claims, (7) independent claims)); One (1) Sheet of Abstract; and (3) sheet(s) of drawing(s).

- 1. Also enclosed are:
 - [X] Executed Declaration
 - [X] Assignment and Assignment Recordation Cover Sheet
 - [X] Power to Prosecute with copy of Assignment
 - [X] Assertion of Entitlement to Small Entity Status
 - [] Information Disclosure Statement
 - [X] Nonpublication Request and Certification
 - [X] Credit Card Payment Form for the total fee as calculated below
 - [X] (2) Return receipt postcards
 - [] Other:
- 2. The filing fee has been calculated as follows [] and in accordance with the enclosed preliminary amendment:

· · · · · · · · · · · · · · · · · · ·		CLAIMS AS FILED		
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	62	42	\$9.00	\$ 378.00
Independent Claims	7	4	\$43.00	\$ 172.00
Multiple Dependent Clai	ms (if applicable)	- -		\$172.00
Assignment Recording F	\$ 40.00			
Basic Filing Fee	\$ 385.00			
			Total Filing Fee	\$ 975.00

^[] This application is being filed without a filing fee. Issuance of a Notice to File Missing Parts of Application is respectfully requested.

[X] Authorization to charge a credit card for the total fee is attached.

6. Please direct all correspondence concerning this application to:

Law Office of Duane S. Kobayashi 1325 Murray Downs Way Reston, VA 20194 Tel: 703-464-7902

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CUSTOMER NUMBER: 34611

	Respectfully submitted,
Dated: Law Office of Duane S. Kobayashi 1325 Murray Downs Way Reston, VA 20194 703-464-7902 (Phone) 703-935-0276 (fax)	By: Duane S. Kobayashi Reg. No. 41,122

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PTO/SB/35 (11-00)

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor		Robinson, et al.
Title	A System and Method for Biometrically- Initiated Refund Transactions	
Atty Docket Number		U017 (BPAY.0040000)

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

4(22(04 Date

Duane S. Kobayashi
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.